

**Commonwealth of Kentucky  
Public Protection Cabinet  
Department of Insurance**

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**FOR IMMEDIATE RELEASE**

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**Understanding Insurance Policy Key in Storm Recovery  
*Consumers Urged to Contact Agent Before Incurring Expenses***

FRANKFORT, KY (Feb. 3, 2009) – Reading and understanding your insurance policy can prevent unnecessary confusion and expense, particularly during natural disasters such as last week's ice storm.

"Consumers should not assume something is covered without first checking the policy," said Sharon P. Clark, commissioner of the Kentucky Department of Insurance. "If there is any question about reimbursement, call your agent before incurring the expense."

Clark reminds consumers that most policies do not cover living expenses when not necessitated by an insured loss.

"If you leave your house because there is no electricity, your insurance company is not going to reimburse you for those hotel expenses," she said. "However, if you leave your house because a tree has fallen on the roof, making it unsafe to stay there, additional living expenses generally will be covered."

To assist consumers with common concerns, the department has developed these frequently asked questions:

**A tree on my property fell on my neighbor's house. Whose insurance pays?**

In most cases, the homeowner's insurance policy of the person who has the damage will pay for the loss. If your tree falls on your neighbor's property and there is no well-documented proof that the tree was diseased or that you were somehow negligent, your neighbor's homeowner's insurance policy covers the loss.

**If my neighbor's tree falls on my car, whose insurance pays?**

Your auto insurer would pay if your neighbor's tree falls on your car but only if you have comprehensive coverage. There is no coverage if you only have liability coverage on your auto policy.

**The ice storm damaged my trees and shrubs. Will my insurance pay for replacements?**

No, landscaping is not an insured loss.

**If there is damage to my shed, garage or outbuildings, will my insurance cover the damage?**

Yes, if coverage for the outbuilding is included under your homeowner's policy.

**If the power goes off and I rent a generator to keep my house warm, will insurance cover the cost?**

In most cases, no.

**Will insurance cover the cost of removing fallen trees if the tree did not damage insured property?**

Some homeowner's policies have a set amount available for removal of trees or debris but usually only if part of a covered loss. Check your policy or call your agent.

Consumers may contact the Department of Insurance at 800-595-6053 for additional information or to file a complaint.

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